

PATENT

Serial No. 09/650,733

Attorney Docket No. 1011-002

AMENDMENTS

AMENDMENTS TO THE CLAIMS

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CENTRAL FAX CENTER**

MAR 10 2008

Claims 1 – 139 (Cancelled).

140. (New) A computer-assisted method comprising:

relating to each of a plurality of institutional or corporate clients of an agent;

demonstrating, to the client, that a plurality of credit management activities of the agent on behalf of the client are securely, continuously, and transparently monitorable by the client in real-time across a packet-switched public network via a network-based user interface;

receiving from the client financial information sufficient to enable the agent to perform the plurality of credit management activities on behalf of the client; performing, by the agent, the plurality of credit management activities on behalf of the client, the plurality of credit management activities comprising:

creating risk management information relating to the financial information;

based on an analysis of the risk management information in the context of the financial information, identifying credit exposures arising from:
positions on bonds and money market instruments;
derivatives counterparties;
securities trading counterparties; and
loans;

based on the analysis of the risk management information in the context of the financial information, determining actions to manage the credit exposures, the actions comprising:

monitoring credit risk limits utilizations and positions with derivatives counterparties, securities trading counterparties, borrowers, and bond issuers;

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monitoring that transactions are undertaken with eligible counterparties and on eligible financial products; producing daily actual profit and loss reports; producing daily predicted profit and loss reports from positions information combined with the risk management information; comparing daily actual profit and loss reports to predicted profit and loss reports; determining particular trades and hedges to manage the credit exposures; and causing execution of the determined trades and hedges, said execution adapted to be halted in real-time by the client across the packet-switched public network via the network-based user interface; automatically recording a verifiable audit trail of the plurality of credit management activities performed by the agent on behalf of the client, the audit trail comprising a log of all executed trades and hedges and a record of market conditions at the time of each executed trade and hedge, the audit trail securely, continuously, and transparently examinable by the client across the packet-switched public network via the network-based user interface; and in real time, securely, continuously, transparently, and automatically communicating the plurality of credit management activities of the agent to the client across the packet-switched public network via the network-based user interface.